

Information to identify the case:

Debtor 1	Gary P Bendit	Social Security number or ITIN	xxx-xx-6592
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	18-32564-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary P Bendit

9/6/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gary P Bendit
Debtor

Case No. 18-32564-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Sep 06, 2022

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2022:

Recip ID	Recipient Name and Address
db	+ Gary P Bendit, 62 Meakin Avenue, Rochelle Park, NJ 07662-3511
cr	+ U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631
517869600	+ Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
517869603	+ Go Ahead Repairs, 362 George Cobb Lane, Lincoln Park, NJ 07035-1198
517869605	+ Powers Kirm, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
517869606	+ Ray And Flan, Attn: Bankruptcy, 1000 Macarthur Blvd., Mahwah, NJ 07430-2035
518251806	+ SST as servicing agent for Suntrust Med, 4315 Pickett Road., St. Joseph, Missouri 64503-1600
517869607	#+ Samantha Condon, 225 E. Crescent Ave., Allendale, NJ 07401-1309
517869609	+ Steel Wheels Logistics, 62 Meakin Avenue, Rochelle Park, NJ 07662-3511
517881034	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517869612	+ U.S. Department of the Treasury (Fax Onl, 1500 Pennsylvania Avenue Nw, Washington, DC 20220-0002
517869613	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 06 2022 22:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 06 2022 22:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM	Sep 07 2022 02:23:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
517926201	EDI: GMACFS.COM	Sep 07 2022 02:23:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
517869595	+ EDI: GMACFS.COM	Sep 07 2022 02:23:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
517869597	Email/Text: bankruptcy@bbandt.com	Sep 06 2022 22:28:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
517869596	+ EDI: TSYS2	Sep 07 2022 02:23:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517869598	+ Email/Text: wmagner@beaconfunding.com	Sep 06 2022 22:28:00	Beacon Funding Corporation, 3400 Dundee Road, Suite 180, Northbrook, IL 60062-2367
517869599	+ Email/Text: wmagner@beaconfunding.com	Sep 06 2022 22:28:00	Beacon Funding Corporation, 28 Lord Road, Suite 230, Marlborough, MA 01752-4576

District/off: 0312-2

User: admin

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517964233	+ Email/Text: RASEBN@raslg.com	Sep 06 2022 22:28:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517869602	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517869601	EDI: JPMORGANCHASE	Sep 07 2022 02:23:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517922132	Email/PDF: resurgentbknotifications@resurgent.com	Sep 06 2022 22:29:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517947490	+ Email/Text: SSTBKNotices@nationalbankruptcy.com	Sep 06 2022 22:28:00	Medallion Bank, c/o Systems & Services Technologies, Inc, PO Box 9013, Addison, Texas 75001-9013
517981581	Email/Text: Bankruptcy.Notices@pnc.com	Sep 06 2022 22:28:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101
517869604	Email/Text: Bankruptcy.Notices@pnc.com	Sep 06 2022 22:28:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
517979151	EDI: PRA.COM	Sep 07 2022 02:23:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517869608	+ Email/Text: bankruptcynotices@sba.gov	Sep 06 2022 22:28:00	Sba, 1441 L Street Nw, Washington, DC 20416-0001
517883859	Email/Text: bankruptcy@bbandt.com	Sep 06 2022 22:28:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
517869610	+ Email/Text: bankruptcysst@alorica.com	Sep 06 2022 22:28:00	Systems & Services Technolgies, Inc, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
517869611	EDI: TDBANKNORTH.COM	Sep 07 2022 02:23:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
517950897	+ EDI: CBSTDTR	Sep 07 2022 02:23:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518652343	+ Email/Text: jonathan.braun@sba.gov	Sep 06 2022 22:29:00	U.S. Small Business Administration, U.S. SBA Denver Finance Center, 721 19th St., Denver, CO 80202-2517
518261133	^ MEBN	Sep 06 2022 22:23:28	US Bank NA, C/O SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
518261134	^ MEBN	Sep 06 2022 22:23:28	US Bank NA, C/O SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, US Bank NA, C/O SN Servicing Corporation 95501-0305
517965459	+ EDI: AIS.COM	Sep 07 2022 02:23:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517971299	+ EDI: WFHOME	Sep 07 2022 02:23:00	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
517957915	EDI: WFCCSBK	Sep 07 2022 02:23:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517869614	+ EDI: WFHOME	Sep 07 2022 02:23:00	Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-2

User: admin

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NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Medallion Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Ally Capital ecfmil@mortoncraig.com mortoncraigecef@gmail.com
Jonathan C. Schwalb	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Chalet Series III Trust bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor Medallion Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Scott D. Sherman	on behalf of Debtor Gary P Bendit ssherman@minionsherman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 9